

WEST[Help](#)[Logout](#)[Main Menu](#) [Search Form](#) [Result Set](#) [Show S Numbers](#) [Edit S Numbers](#) [Referring Patents](#)[First Hit](#)[Previous Document](#)[Next Document](#)[Full](#)[Title](#)[Citation](#)[Front](#)[Review](#)[Classification](#)[Date](#)[Reference](#)[Claims](#)[KWIC](#)**Document Number 6**

Entry 6 of 26

File: USPT

May 11, 1999

DOCUMENT-IDENTIFIER: US 5903830 A

TITLE: Transaction security apparatus and method

BSPR:

The central processing computer may also perform a test in order to determine if the predetermined maximum number of unauthorized transactions have occurred on the account. If any of the above listed conditions are found to exist (i.e. card is lost, stolen, cancelled and/or de-activated, or credit, charge or debit account limit has been reached or exceeded, currency value depleted, or unauthorized transaction limit reached or exceeded), the central processing computer may transmit a signal to the point-of-sale terminal indicating that the transaction is not approved and/or is not authorized. The point-of-sale terminal operator may then cancel the transaction. The point-of-sale terminal operator may then confiscate the card and/or alert the authorities.

DEPR:

If any of the above listed conditions exist (i.e. card is lost, stolen, cancelled and/or de-activated, or credit, charge or debit limit is reached and/or exceeded, currency value depleted, unauthorized transaction limit reached or exceeded limitations and/or restrictions violated, etc.), the central processing computer 3 will, at step 35, transmit a signal to the point-of-sale terminal 2 indicating that the transaction is not approved and/or is not authorized. The point-of-sale terminal operator may then cancel the transaction, at step 36. The point-of-sale terminal operator may then confiscate the card and/or alert the authorities. Upon the completion of step 36, the apparatus will cease operation at step 55.

[Main Menu](#) [Search Form](#) [Result Set](#) [Show S Numbers](#) [Edit S Numbers](#) [Referring Patents](#)[First Hit](#)[Previous Document](#)[Next Document](#)[Full](#)[Title](#)[Citation](#)[Front](#)[Review](#)[Classification](#)[Date](#)[Reference](#)[Claims](#)[KWIC](#)[Help](#)[Logout](#)

WEST[Help](#)[Logout](#)[Main Menu](#) [Search Form](#) [Result Set](#) [Show S Numbers](#) [Edit S Numbers](#) [Referring Patents](#)[First Hit](#)[Previous Document](#)[Next Document](#)[Full](#)[Title](#)[Citation](#)[Front](#)[Review](#)[Classification](#)[Date](#)[Reference](#)[Claims](#)[KWIC](#)**Document Number 12**

Entry 12 of 26

File: USPT

Oct 14, 1997

DOCUMENT-IDENTIFIER: US 5677945 A

TITLE: Account balancing and monitoring system for a telecommunications network

BSPR:

However, simply establishing a local process to monitor the balance during a telephone call does not solve all of the potential problems, because the possibility exists that the account may become corrupted due to attempts by multiple users to use the same credit or debit account at approximately the same time. In such cases, two callers competing for the same credit or debit balance at the same time complicates monitoring of balances. Further, notifying or interrupting the caller when the balance is nearly used up would involve an extensive logical process, such that the balance could be used up before the process was completed.

Accordingly, a prepaid telecommunications system which limits use of system resources in monitoring credit or debit balances of prepaid services, locks out multiple use of a balance and provides a warning announcement when the balance on a card is approaching zero would enhance the utility of such services and improve the performance of telecommunications systems.

BSPR:

These and other objects are met in the present invention which comprises means to retrieve a subscriber's balance data from a central database corresponding to the subscriber's credit or debit account at the initiation of a call; means to set a status flag at the central database indicating that a call is in progress for that account; means to locally monitor the telephone call and to present an alarm when the call has approached a limit; means to announce the termination of the call and/or block the call when the call has reached a further limit; and means to update the balance in the central database and to change the status flag upon completion (or termination) of the call.

[Main Menu](#) [Search Form](#) [Result Set](#) [Show S Numbers](#) [Edit S Numbers](#) [Referring Patents](#)[First Hit](#)[Previous Document](#)[Next Document](#)[Full](#)[Title](#)[Citation](#)[Front](#)[Review](#)[Classification](#)[Date](#)[Reference](#)[Claims](#)[KWIC](#)[Help](#)[Logout](#)

WEST[Help](#)[Logout](#)[Main Menu](#) [Search Form](#) [Result Set](#) [Show S Numbers](#) [Edit S Numbers](#) [Referring Patents](#)[First Hit](#)[Previous Document](#)[Next Document](#)[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Claims](#) [KWIC](#)

Document Number 13

Entry 13 of 26

File: USPT

Mar 25, 1997

DOCUMENT-IDENTIFIER: US 5615408 A

TITLE: Apparatus and method for credit based management of telecommunication activity

DEPR:

In operation, the credit risk manager 131 periodically obtains updated credit scores from a credit bureau for each subscriber and determines whether the credit risk associated with each subscriber has changed. If the risk has changed, the credit risk manager may adjust the credit limit being provided to the subscriber accordingly and/or initiate other activity, such as causing an alert to be generated, notifying the telecommunications services provider or carrier of the change, or adjusting the time period for updating the credit scores of a subscriber.

DEPR:

Referring to FIG. 4A, if the event type did not match at step S482, the alert manager procedure flows to step S486. At this step, if the event type is a credit limit event, the procedure flows to step S488 where the Analyze Credit Limit Event service analyzes the incoming event.

DEPR:

Referring to FIG. 4D, the Analyze Credit Limit Event service S488 generates a new credit limit alert for every incoming credit limit event. Upon receiving the event context data structure as an argument, the service generates a "credit limit" alert at step S544 by adding a new entry with alert type "credit limit" to the alerts database for this particular subscriber ID.

DEPR:

Referring to FIG. 4M, the Analyze Credit Risk Event service S900 generates a new credit limit alert for every incoming credit limit event. Upon receiving the event context data structure as an argument, the service generates a "credit risk" alert at step S902 by adding a new entry with alert type "credit risk" to the alerts database for this particular subscriber ID.

DEPR:

Next, at step S720, for each of the uncleared alerts retrieved at step S718, a corresponding alert-type is "volunteered"--or offered as information--to the inference engine. The twenty available alert-types are as follows: (1) suspect termination, (2) suspect country code, (3) credit limit, (4) simultaneous call, (5) geographic dispersion, (6) daily threshold, (7) daily international threshold, (8) five-day average threshold, (9) international five-day average threshold, (10) ten-day average threshold, (11) international ten-day average threshold, (12) 3-in-5 velocity, (13) doubling velocity, (14) 3-in-5 international velocity, (15) doubling international velocity, (16) 3-in-5 duration, (17) doubling duration, (18) 3-in-5 international duration, (19) doubling international duration, and (20) credit risk.

[Main Menu](#) [Search Form](#) [Result Set](#) [Show S Numbers](#) [Edit S Numbers](#) [Referring Patents](#)[First Hit](#)[Previous Document](#)[Next Document](#)[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Claims](#) [KWIC](#)

WEST

Freeform Search

Database: US Patents Full-Text Database

119 same 120

Term:

Display 10 Documents in Display Format: TIGenerate: ☐ Hit List ☒ Hit Count ☐ Image

Search

Clear

Help

Logout

Main Menu

Show S Numbers

Edit S Numbers

Search History

<u>DB Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
USPT	l19 same l20	26	<u>L21</u>
USPT	alert\$ or announc\$	37308	<u>L20</u>
USPT	credit with limit\$	1386	<u>L19</u>
USPT	l9 same l17	66	<u>L18</u>
USPT	l10 same l16	90184	<u>L17</u>
USPT	billing adj (system\$ or server\$)	758	<u>L16</u>
USPT	l13 same l14	5	<u>L15</u>
USPT	internet or web\$	167388	<u>L14</u>
USPT	l11 same l12	191	<u>L13</u>
USPT	telephone\$ or phone\$	84779	<u>L12</u>
USPT	l9 same l10	1269	<u>L11</u>
USPT	alert\$ or inform\$	469492	<u>L10</u>
USPT	(credit\$ or transaction\$ or usage) with limit\$	8264	<u>L9</u>
USPT	l1 same l7	64	<u>L8</u>
USPT	(alert\$ or inform\$) with limit\$	30333	<u>L7</u>
USPT	l4 same l5	10	<u>L6</u>
USPT	limit\$	1679734	<u>L5</u>
USPT	internet adj (telephone\$ or phone\$)	159	<u>L4</u>
USPT	l1 same l2	1	<u>L3</u>
USPT	billing with criteria\$	71	<u>L2</u>
USPT	event\$ with monitor\$	11217	<u>L1</u>

WEST[Help](#)[Logout](#)[Main Menu](#) [Search Form](#) [Result Set](#) [Show S Numbers](#) [Edit S Numbers](#) [Referring Patents](#)[First Hit](#)[Previous Document](#)[Next Document](#)[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Claims](#) [KWIC](#)**Document Number 20**

Entry 20 of 64

File: USPT

May 5, 1998

DOCUMENT-IDENTIFIER: US 5749075 A

TITLE: Method for providing prepaid internet access and/or long distance calling including the distribution of specialized calling cards

BSPR:

The principle objects and advantages of the invention include: to provide an improved method of retailing a specialized calling card or of featuring a sponsor's products or services by providing a free specialized calling card to a consumer which allows either of a limited Internet access time or ordinary long distance calling; to provide such an improved method in which the recipient of the prepaid calling card is given the option of ordering free or low cost Internet access software for a PC which interfaces the PC with an Enhanced Entry Server to provide access to the Internet; to provide such a method in which a unique PIN number is associated with the prepaid calling card, which PIN number entitles the user to the limited Internet access time and/or calling time; to provide such a method in which the Enhanced Entry Server prompts a user of the Internet access software, upon initial dial-up, to register by answering a series of queries which can include customized survey questions in the event of a sponsor promotion; to provide such a method in which the user, once the queries are answered, is optionally given a mandatory "guided tour" of the sponsor's home page and domain prior to being given general "browsing" access to the Internet; to provide such a method in which any browsing done by the user can also be monitored and reported back to the sponsor for additional marketing information; to provide such a method in which, when the initial allotted time is used up, the user is given one or more options to acquire additional Internet access time; and to provide such a method which achieves effective exposure and marketing of a sponsor's products or services with minimal expense.

[Main Menu](#) [Search Form](#) [Result Set](#) [Show S Numbers](#) [Edit S Numbers](#) [Referring Patents](#)[First Hit](#)[Previous Document](#)[Next Document](#)[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Claims](#) [KWIC](#)[Help](#)[Logout](#)

WEST[Help](#)[Logout](#)

Main Menu	Search Form	Result Set	ShowS Numbers	Edit S Numbers	Referring Patents				
First Hit		Previous Document			Next Document				
Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC

Document Number 2

Entry 2 of 10

File: USPT

Feb 1, 2000

DOCUMENT-IDENTIFIER: US 6021433 A

TITLE: System and method for transmission of data

DEPR:

Data from the information sources is packed into 8-bit binary format data blocks in the central broadcast server 34. The two basic data block types are illustrated in FIGS. 5 and 6. In particular, FIGS. 5-1 and 5-2 defines the 8-bit binary format for "information" notification data blocks while FIG. 6 defines the 8-bit binary format for "personal alert" notification data blocks. Information notification data blocks, illustrated in FIGS. 5-1 and 5-2, contain general information targeted to all users, including but not limited to news headlines and stories, sports scores, financial market data, and so forth. Personal alert notifications, illustrated in FIG. 6, contain alert information targeted to specific users, including but not limited to notifications regarding E-mail arrival, stock prices reaching specified values, Internet telephone calls, chats or meeting notices.

Main Menu	Search Form	Result Set	Show S Numbers	Edit S Numbers	Referring Patents				
First Hit		Previous Document			Next Document				
Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC

[Help](#)[Logout](#)

WEST

Freeform Search

Database: US Patents Full-Text Database

11 same 12

Term:

Display 10 Documents in Display Format: TIGenerate: ☐ Hit List ☒ Hit Count ☐ Image

Search

Clear

Help

Logout

Main Menu

Show S Numbers

Edit S Numbers

Search History

<u>DB Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
USPT	11 same 12	8	<u>L3</u>
USPT	internet	6738	<u>L2</u>
USPT	(open adj data adj base adj connectivity) or odbc or (open adj database adj connectivit\$)	208	<u>L1</u>

WEST[Help](#)[Logout](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Generate Collection](#)**Search Results - Record(s) 1 through 8 of 8 returned.**☐ 1. Document ID: US 6023684 A

Entry 1 of 8

File: USPT

Feb 8, 2000

US-PAT-NO: 6023684

DOCUMENT-IDENTIFIER: US 6023684 A

TITLE: Three tier financial transaction system with cache memory

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	-------

☐ 2. Document ID: US 6020884 A

Entry 2 of 8

File: USPT

Feb 1, 2000

US-PAT-NO: 6020884

DOCUMENT-IDENTIFIER: US 6020884 A

TITLE: System integrating an on-line service community with a foreign service

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	-------

☐ 3. Document ID: US 6009469 A

Entry 3 of 8

File: USPT

Dec 28, 1999

US-PAT-NO: 6009469

DOCUMENT-IDENTIFIER: US 6009469 A

TITLE: Graphic user interface for internet telephony application

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	-------

☐ 4. Document ID: US 6006229 A

Entry 4 of 8

File: USPT

Dec 21, 1999

US-PAT-NO: 6006229

DOCUMENT-IDENTIFIER: US 6006229 A

TITLE: Xbase transaction processing system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	-------

☐ 5. Document ID: US 5970475 A

Entry 5 of 8

File: USPT

Oct 19, 1999

US-PAT-NO: 5970475

DOCUMENT-IDENTIFIER: US 5970475 A

TITLE: Electronic procurement system and method for trading partners

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	-------

☐ 6. Document ID: US 5892909 A

Entry 6 of 8

File: USPT

Apr 6, 1999

US-PAT-NO: 5892909

DOCUMENT-IDENTIFIER: US 5892909 A

TITLE: Intranet-based system with methods for co-active delivery of information to multiple users

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	-------

☐ 7. Document ID: US 5809145 A

Entry 7 of 8

File: USPT

Sep 15, 1998

US-PAT-NO: 5809145

DOCUMENT-IDENTIFIER: US 5809145 A

TITLE: System for distributing digital information

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	-------

☐ 8. Document ID: US 5796393 A

Entry 8 of 8

File: USPT

Aug 18, 1998

US-PAT-NO: 5796393

DOCUMENT-IDENTIFIER: US 5796393 A

TITLE: System for integrating an on-line service community with a foreign service

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Image
------	-------	----------	-------	--------	----------------	------	-----------	--------	------	-------

Generate Collection

Terms	Documents
11 same 12	8

Display 10 Documents

including document number

8
